

LAFAYETTE BANCORP, INC.

	CPP Disbursement Date 02/20/2009	RSSD (Holding Company) 3260551	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$91	\$94	2.9%		
Loans	\$64	\$67	4.6%		
Construction & development	\$3	\$3	-0.4%		
Closed-end 1-4 family residential	\$24	\$25	3.8%		
Home equity	\$3	\$3	18.0%		
Credit card	\$0	\$0			
Other consumer	\$7	\$5	-36.6%		
Commercial & Industrial	\$7	\$8	20.8%		
Commercial real estate	\$19	\$19	3.7%		
Unused commitments	\$5	\$5	-7.6%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$2	\$3	91.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$12	\$13	9.4%		
Cash & balances due	\$3	\$2	-34.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$82	\$85	3.6%		
Deposits	\$79	\$82	4.0%		
Total other borrowings	\$3	\$3	-7.7%		
FHLB advances	\$2	\$2	-7.2%		
Equity					
Equity capital at quarter end	\$9	\$9	-3.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$1	-\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	11.0%	9.2%	--		
Tier 1 risk based capital ratio	13.5%	13.7%	--		
Total risk based capital ratio	14.4%	14.8%	--		
Return on equity ¹	-2.1%	4.9%	--		
Return on assets ¹	-0.2%	0.5%	--		
Net interest margin ¹	4.0%	4.0%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	366.8%	304.0%	--		
Loss provision to net charge-offs (qtr)	9800.0%	0.0%	--		
Net charge-offs to average loans and leases ¹	0.0%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	0.0%	1.7%	0.0%	0.0%	--
Closed-end 1-4 family residential	0.0%	0.2%	0.0%	0.0%	--
Home equity	1.7%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.1%	0.1%	0.4%	--
Commercial & Industrial	1.6%	1.0%	0.0%	0.0%	--
Commercial real estate	0.2%	0.2%	0.0%	0.0%	--
Total loans	0.3%	0.3%	0.0%	0.0%	--